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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	Jack First name W. Middle name Schubert Last name and Suffix (Sr., Jr., II, III)	First name Middle name Last name and Suffix (Sr., Jr., II, III)
	-		
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-6321	

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Case number (if known)

Debtor 1 Jack W. Schubert

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs. Business name(s)	☐ I have not used any business name or EINs. Business name(s)			
	doing business as names	EINs	EINs			
5.	Where you live	1668 W. Ogden Ave Apt #312	If Debtor 2 lives at a different address:			
		Chicago, IL 60612 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Cook County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition,	Check one: Over the last 180 days before filing this petition, I			
		I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Debtor 1 Jack W. Schubert

Case number (if known)

7.	The chapter of the Bankruptcy Code you are			ief description of each, see <i>Notice Required</i> and the top of page 1 and check the appropriate the second of the control of the second of the	by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy iate box.		
	choosing to file under	■ Chapter 7					
		☐ Cha	apter 11				
		☐ Cha	apter 12				
		☐ Cha	apter 13				
8.	How you will pay the fee		about how you	may pay. Typically, if you are paying the fee attorney is submitting your payment on your b	eck with the clerk's office in your local court for more details yourself, you may pay with cash, cashier's check, or money ehalf, your attorney may pay with a credit card or check with		
					otion, sign and attach the Application for Individuals to Pay		
			-	Filing Fee in Installments (Official Form 103A). Lest that my fee be waived (You may request this option only if you are filing for Chapter 7. By			
		k a	out is not requapplies to you	ired to, waive your fee, and may do so only if family size and you are unable to pay the fee	your income is less than 150% of the official poverty line that e in installments). If you choose this option, you must fill out fficial Form 103B) and file it with your petition.		
9.	Have you filed for bankruptcy within the last 8 years?	■ No.					
			District	When	Case number		
			District	When	Case number		
			District	When	Case number		
10.	Are any bankruptcy cases pending or being	■ No					
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes					
			Debtor		Relationship to you		
			District	When	Case number, if known		
			Debtor		Relationship to you		
			District	When	Case number, if known		
11.	Do you rent your residence?	■ No.	Go to li	ne 12.			
	residence:	☐ Yes	. Has you	ır landlord obtained an eviction judgment aga	inst you?		
				No. Go to line 12.			

Document Page 4 of 53 Case number (if known) Debtor 1 Jack W. Schubert Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs immediate attention? needed, why is it needed?

Number, Street, City, State & Zip Code

Where is the property?

For example, do you own perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

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Debtor 1 Jack W. Schubert

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Deb	tor 1 Jack W. Schubert		Document	Page 6 of 53	ise number (if knowi	n)	
Part	6: Answer These Quest	ions for Re	eporting Purposes				
	What kind of debts do you have?	16a.				1 U.S.C. § 101(8) as "incurred by an	
			☐ No. Go to line 16b.				
			Yes. Go to line 17.				
		16b.	Are your debts primarily business money for a business or investment				
			☐ No. Go to line 16c.				
			☐ Yes. Go to line 17.				
		16c.	State the type of debts you owe that	t are not consumer debts	or business debts		
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7. Go	to line 18.			
	Do you estimate that after any exempt property is excluded and	■ Yes.	are paid that funds will be available			xcluded and administrative expenses	
	administrative expenses are paid that funds will		No				
	be available for distribution to unsecured creditors?		Yes				
18.	How many Creditors do you estimate that you owe?	1 -49		□ 1,000-5,000		l 25,001-50,000	
		□ 50-99		□ 5001-10,000		1 50,001-100,000	
		☐ 100-19 ☐ 200-99		□ 10,001-25,000	L	More than100,000	
19.	How much do you	\$0 - \$5	50.000	□ \$1,000,001 - \$10 millio	on \Box	l \$500,000,001 - \$1 billion	
	estimate your assets to be worth?	□ \$50,00	01 - \$100,000	□ \$10,000,001 - \$50 mil		1 \$1,000,000,001 - \$10 billion	
			γοι φουσ,σου	□ \$50,000,001 - \$100 mi □ \$100,000,001 - \$500 n		\$10,000,000,001 - \$50 billion More than \$50 billion	
		— \$500,0					
20.	How much do you estimate your liabilities	□ \$0 - \$5	•	□ \$1,000,001 - \$10 millio		\$500,000,001 - \$1 billion	
	to be?	_	σι φισσ,σσσ	□ \$10,000,001 - \$50 mil □ \$50,000,001 - \$100 mi		1 \$1,000,000,001 - \$10 billion 1 \$10,000,000,001 - \$50 billion	
			, c.	□ \$100,000,001 - \$500 n	_	More than \$50 billion	
Part	7: Sign Below						
For	you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.					
			chosen to file under Chapter 7, I am a ates Code. I understand the relief av				
			ney represents me and I did not pay t, I have obtained and read the notice			orney to help me fill out this	
		I request	relief in accordance with the chapter	of title 11, United States (Code, specified in	this petition.	
		bankrupto and 3571	•			rty by fraud in connection with a both. 18 U.S.C. §§ 152, 1341, 1519,	
		Jack W.	W. Schubert Schubert of Debtor 1	Signature	e of Debtor 2		
		Executed	on May 10, 2018	Executed	l on		
			MM / DD / YYYY		MM / DD / Y	YYYY	

Debtor 1 Jack W. Schubert Document Page 7 of 53 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Ivan Rueda	Date	May 10, 2018			
Signature of Attorney for Debtor		MM / DD / YYYY			
Ivan Rueda Printed name					
The Law Office of Ivan A. Rueda Firm name					
1217 N. Milwaukee Ave., 2nd Fl. Chicago, IL 60642					
Number, Street, City, State & ZIP Code					
Contact phone 773-252-9800	Email address	iar321@hotmail.com			
6208524 IL					
Bar number & State					

		Docume	ent Page 8 of 53	}	
Fill in this inform	mation to identify your	case:			
Debtor 1	Jack W. Schuber	t			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number _ (if known)					☐ Check if this is an amended filing
					3

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your as Value o	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	3,096.21
	1c. Copy line 63, Total of all property on Schedule A/B	\$	3,096.21
Pai	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	60,528.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	16,037.72
	Your total liabilities	\$	76,565.72
Pai	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	0.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	50.00
Pai	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	nedules.
7.	■ Yes What kind of debt do you have?		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

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Case number (if known) Debtor 1 Jack W. Schubert

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

0.00 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total c	laim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	60,528.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	60,528.00

	100 10 1000	Docume	nt Page 10 of 53	
Fill in this inform	nation to identify your	case and this filing:		
Debtor 1	Jack W. Schuber	t		
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	_
United States Bar	nkruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS	
Case number				— ☐ Check if this is an
				☐ Check if this is an amended filing
Official Fo	rm 106A/B			
_	e A/B: Prop	ertv		12/15
In each category, so think it fits best. Bo information. If more Answer every ques	eparately list and describ e as complete and accura e space is needed, attach tion.	e items. List an asset only or te as possible. If two married a separate sheet to this form	nce. If an asset fits in more than one categ d people are filing together, both are equall n. On the top of any additional pages, write You Own or Have an Interest In	
	· · · · · · · · · · · · · · · · · · ·	<u> </u>		
1. Do you own or h	ave any legal or equitabl	e interest in any residence, b	uilding, land, or similar property?	
No. Go to Part	t 2.			
☐ Yes. Where is	s the property?			
Part 2: Describe	Your Vehicles			
someone else driv	ves. If you lease a vehic		icles, whether they are registered or r le G: Executory Contracts and Unexpired s	
☐ Yes				
			al vehicles, other vehicles, and access sels, snowmobiles, motorcycle accessori	
☐ Yes				
			tries from Part 2, including any entrie	
Part 3: Describe	Your Personal and Hous	ehold Items		
Do you own or h	nave any legal or equit	able interest in any of the	following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
Examples: Ma ☐ No —		, linens, china, kitchenware		
Yes. Descr	ibe			
	Aparmen	t was furnished when I	D signed lease. D is not legal	\$0.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

■ No

Official Form 106A/B Schedule A/B: Property page 1

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Debtor 1	Jack W. Schubert			Case number (if known)	
☐ Yes	s. Describe				
	tibles of value ples: Antiques and figurines; other collections, memo			oks, pictures, or other art objects; stamp, coin	or baseball card collections;
	s. Describe				
	musical instruments		other hobby equipment;	bicycles, pool tables, golf clubs, skis; canoes	and kayaks; carpentry tools;
_	s. Describe				
■ No	rms mples: Pistols, rifles, shotguns s. Describe	s, ammunition	ı, and related equipmen	t	
□ No	nes mples: Everyday clothes, furs. s. Describe	, leather coats	s, designer wear, shoes	, accessories	
	Casual	Clothing u	sed on a daily basis		\$200.00
■ No □ Yes 13. Non- Exar □ No		, ,	engagement migs, wed	ding rings, heirloom jewelry, watches, gems, g	Julu, Silvei
	Female	8 years ol	d adopted 4 years a	go.	\$100.00
■ No	other personal and househouse.	-	u did not already list, i	ncluding any health aids you did not list	
	d the dollar value of all of yo Part 3. Write that number ho			ny entries for pages you have attached	\$300.00
	Describe Your Financial Assets				
Do you	own or have any legal or eq	uitable intere	est in any of the follow	ring?	Current value of the portion you own? Do not deduct secured claims or exemptions.
☐ No				osit box, and on hand when you file your petiti	on
				Cash in hand	\$13.00

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Case number (if known) Document Debtor 1 Jack W. Schubert 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes..... 17.1. Checking **TCF Bank** \$40.21 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No

 $\hfill \square$ Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

■ No

☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own?

Case 18-13694 Doc 1 Filed 05/10/18 Entered 05/10/18 12:41:14 Desc Main Page 13 of 53
Case number (if known) Document Debtor 1 Jack W. Schubert Do not deduct secured claims or exemptions. 28. Tax refunds owed to you □ No ■ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 2017 Tax Return \$143.00 **Federal** 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ☐ No Yes. Describe each claim....... Workers Compensation DOA: 04/05/2017 claim 17 WC 011122 settled under a compromise Settled 12/04/17 he received \$2,600.00 \$2600.00

34.	Other contingent and uninquidated claims of every nature, including counterclaims of the deptor and rights to set off claims
	■ No
	☐ Yes. Describe each claim
٥-	Any financial coasts you did not already list

35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information..

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36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$2,796,21

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.

☐ Yes. Go to line 38.

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Case number (if known) Document Debtor 1 Jack W. Schubert

Par	6: Describe Any Farm- and Commercial Fishing-Related Property No. 11 you own or have an interest in farmland, list it in Part 1.	You Own	or Have an Interes	st In.	
46.	Do you own or have any legal or equitable interest in any far	rm- or co	mmercial fishin	g-related property?	
	No. Go to Part 7.				
	☐ Yes. Go to line 47.				
Par	7: Describe All Property You Own or Have an Interest in That	You Did N	lot List Above		
ı	Do you have other property of any kind you did not already I Examples: Season tickets, country club membership No Yes. Give specific information	list?			
54.	Add the dollar value of all of your entries from Part 7. Write 8: List the Totals of Each Part of this Form	that nui	mber here		\$0.00
55.	Part 1: Total real estate, line 2				\$0.00
56.	Part 2: Total vehicles, line 5		\$0.00		
57.	Part 3: Total personal and household items, line 15		\$300.00		
58.	Part 4: Total financial assets, line 36		\$2,796.21		
59.	Part 5: Total business-related property, line 45		\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52		\$0.00		
61.	Part 7: Total other property not listed, line 54	+	\$0.00		
62.	Total personal property. Add lines 56 through 61		\$3,096.21	Copy personal property to	stal \$3,096.21
63.	Total of all property on Schedule A/B. Add line 55 + line 62				\$3,096.21

Official Form 106A/B Schedule A/B: Property page 5

Fill in this infor	mation to identify your	case:		
Debtor 1	Jack W. Schuber	İ		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this
				amended fill

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
Aparment was furnished when D signed lease. D is not legal owner.	\$0.00		\$0.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
Casual Clothing used on a daily basis	\$200.00		\$200.00	735 ILCS 5/12-1001(a)
Line from Schedule A/B: 11.1			100% of fair market value, up to any applicable statutory limit	
Female 8 years old adopted 4 years ago.	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 13.1			100% of fair market value, up to any applicable statutory limit	
Cash in hand Line from Schedule A/B: 16.1	\$13.00		\$13.00	735 ILCS 5/12-1001(b)
			100% of fair market value, up to any applicable statutory limit	
Checking: TCF Bank Line from Schedule A/B: 17.1	\$40.21		\$40.21	735 ILCS 5/12-1001(b)
Ellio Holli Goricadio 74 B. 1111			100% of fair market value, up to any applicable statutory limit	

Case 18-13694 Doc 1 Filed 05/10/18 Entered 05/10/18 12:41:14 Desc Main Document Page 16 of 53 Case number (if known) Debtor 1 Jack W. Schubert Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B **Workers Compensation DOA:** 820 ILCS 305/21 \$2,600.00 \$2,600.00 04/05/2017 claim 17 WC 011122 100% of fair market value, up to settled under a compromise Settled 12/04/17 he received \$2600.00 any applicable statutory limit Line from Schedule A/B: 33.1 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Yes

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Fill in this information to identify your case:						
Debtor 1	Jack W. Schuber	t				
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS			
Case number						
(if known)					☐ Check if this is an amended filing	

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

			Document	Page	18 of !	53			
Fill ir	n this inform	ation to identify your c							
Debte	or 1	Jack W. Schubert							
		First Name	Middle Name	Last Nam	е				
Debte	or 2 se if, filing)	First Name	Middle Name	Last Nam	•				
(Spous	se ii, iiiiig)	First Name			e				
Unite	d States Ban	kruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS					
Case	number								
(if knov	wn)							Check	if this is an
								amend	led filing
⊃ffi≀	cial Form	106E/E							
			ho Have Unsecured	Claim	c				12/15
			Part 1 for creditors with PRIORIT				DDIODITY		
Sched eft. At	ule D: Credito	rs Who Have Claims Secu	red Leases (Official Form 106G). I red by Property. If more space is e. If you have no information to re	needed, co	py the Part	t you need, fill it out,	number the	entries ir	n the boxes on the
Part	1: List All	of Your PRIORITY Uns	secured Claims						
1. D	o any creditor	s have priority unsecured	I claims against you?						
	☐ No. Go to Pa	rt 2.							
	Yes.								
id p	lentify what type ossible, list the	e of claim it is. If a claim has claims in alphabetical order	. If a creditor has more than one pric s both priority and nonpriority amour r according to the creditor's name. If ticular claim, list the other creditors	nts, list that of you have n	claim here a	and show both priority a	ind nonprior	ity amount	ts. As much as
(F	or an explanat	ion of each type of claim, se	ee the instructions for this form in the	e instruction	booklet.)				
						Total claim	Priority amount		Nonpriority amount
2.1	U S Dept	t Of Ed/GsI/AtI	Last 4 digits of accou	ınt number	5196	\$10,465.00		\$0.00	\$10,465.00
	Priority Cred	ditor's Name			0	100/44 +			
	Po Box 4		When was the debt in	curred?	•	d 08/11 Last 9/03/17			
		y, IA 52244					-		
		eet City State Zlp Code the debt? Check one.	As of the date you file	e, the claim	is: Check a	all that apply			
	_		☐ Contingent						
	Debtor 1 on		☐ Unliquidated						
	Debtor 2 on	nly	☐ Disputed						
	Debtor 1 an	nd Debtor 2 only	Type of PRIORITY un		aim:				
	☐ At least one	e of the debtors and another	Domestic support o	bligations					
	☐ Check if th	is claim is for a commun	_			•			
	Is the claim su	ubject to offset?	☐ Claims for death or	personal in	ury while yo	ou were intoxicated			
	■ No		Other. Specify						
	☐ Yes		E	ducation	al				

Debtor 1 Jack W. Schubert Document Page 19 of 53 Case number (if know)

2.2	U S Dept Of Ed/Gsl/Atl	Last 4 digits of account number	5875	\$10,433.00	\$0.00	\$10,433.00	
	Priority Creditor's Name Po Box 4222 Iowa City, IA 52244	When was the debt incurred?	Opened Active 8	10/08 Last 3/05/17			
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all	that apply			
	Who incurred the debt? Check one.	☐ Contingent		11.7			
	Debtor 1 only	☐ Unliquidated					
	☐ Debtor 2 only	☐ Disputed					
	Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	im·				
	•	☐ Domestic support obligations					
	At least one of the debtors and another	<u> </u>					
	Check if this claim is for a community debt	Taxes and certain other debts y	-				
	Is the claim subject to offset? ■ No	Claims for death or personal inj	ury while you	were intoxicated			
	■ No □ Yes	Other. Specify	al .				
	in res	Education	ai				
2.3	U S Dept Of Ed/GsI/AtI Priority Creditor's Name	Last 4 digits of account number	5200	\$9,450.00	\$0.00	\$9,450.00	
	Po Box 4222 Iowa City, IA 52244	When was the debt incurred?	Opened Active 9	09/10 Last 0/03/17			
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all	that apply			
	Who incurred the debt? Check one.	☐ Contingent					
	■ Debtor 1 only	☐ Unliquidated					
	☐ Debtor 2 only	Disputed					
	☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	im:				
	☐ At least one of the debtors and another	☐ Domestic support obligations					
	☐ Check if this claim is for a community debt	■ Taxes and certain other debts y	ou owe the o	lovernment			
	Is the claim subject to offset?	☐ Claims for death or personal inj	_				
	■ No	Other. Specify	,,				
	□Yes	Education	al				
2.4	U S Dept Of Ed/Gsl/Atl	Last 4 digits of account number	5193	\$5,965.00	\$0.00	\$5,965.00	
	Priority Creditor's Name Po Box 4222	When was the debt incurred?	Opened Active 9	08/11 Last	<u> </u>		
	Iowa City, IA 52244						
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all	that apply			
	<u>_</u>	Contingent					
	Debtor 1 only	☐ Unliquidated					
	Debtor 2 only	Disputed					
	☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:					
	\square At least one of the debtors and another	☐ Domestic support obligations					
	\square Check if this claim is for a community debt	· · · · · · · · · · · · · · · · · · ·					
	Is the claim subject to offset?	\square Claims for death or personal injury while you were intoxicated					
	No	Other. Specify					
	Yes	Education	al				

Debtor 1 Jack W. Schubert Document Page 20 of 53 Case number (if know)

2.5	U S Dept Of Ed/GsI/AtI	Last 4 digits of account number	6063	\$5,066.00	\$0.00	\$5,066.00
	Priority Creditor's Name Po Box 4222 Iowa City, IA 52244	When was the debt incurred?	Opened (05/09 Last /05/17		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all	that apply		
	Who incurred the debt? Check one.	☐ Contingent				
	■ Debtor 1 only	☐ Unliquidated				
	□ Debtor 2 only	☐ Disputed				
	☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	im:			
	☐ At least one of the debtors and another	Domestic support obligations				
	☐ Check if this claim is for a community debt	Taxes and certain other debts y	you owo tho a	overnment		
	Is the claim subject to offset?	Claims for death or personal inj	_			
	■ No	☐ Other. Specify	ary willo you	Word intoxidated		
	☐ Yes	Education	al			
2.6	U S Dept Of Ed/GsI/AtI	Last 4 digits of account number	6069	\$4,871.00	\$0.00	\$4,871.00
	Priority Creditor's Name Po Box 4222	When was the debt incurred?	Opened (03/10 Last /05/17		
	Number Street City State Zlp Code	As of the date you file, the claim	io. Chaak all	that apply		
	Who incurred the debt? Check one.	Contingent	is. Check all	тат арріу		
	■ Debtor 1 only	_				
	_	☐ Unliquidated				
	Debtor 2 only	Disputed				
	Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	ıım:			
	At least one of the debtors and another	☐ Domestic support obligations				
	☐ Check if this claim is for a community debt	Taxes and certain other debts y	_			
	Is the claim subject to offset?	Claims for death or personal inj	ury while you	were intoxicated		
	No	Other. Specify				
	Yes	Education	al			
2.7	U S Dept Of Ed/GsI/AtI Priority Creditor's Name	Last 4 digits of account number	5873	\$3,995.00	\$0.00	\$3,995.00
	Po Box 4222 Iowa City, IA 52244	When was the debt incurred?	Opened 6	10/08 Last /05/17		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all	that apply		
	Who incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	☐ Unliquidated				
	Debtor 2 only	☐ Disputed				
	☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	im:			
	☐ At least one of the debtors and another	☐ Domestic support obligations				
	☐ Check if this claim is for a community debt	■ Taxes and certain other debts y	rou owe the a	overnment		
	Is the claim subject to offset?	☐ Claims for death or personal inj	•			
	■ No	Other. Specify				
	□Yes	Education	al			

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2.8 US Dept Of Ed/GsI/Atl Priority Creditor's Name

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Priority Creditor's Name

Opened 09/10 Last

2.8	U S Dept Of Ed/Gsl/Atl	Last 4 digits of account number	5189	\$3,887.00	\$0.00	\$3,887.00
	Priority Creditor's Name Po Box 4222 Iowa City, IA 52244	When was the debt incurred?	Opened (Active 9/	09/10 Last /03/17		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all t	that apply		
	Who incurred the debt? Check one.	☐ Contingent				
	■ Debtor 1 only	☐ Unliquidated				
	☐ Debtor 2 only	☐ Disputed				
	☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	aim:			
	☐ At least one of the debtors and another	☐ Domestic support obligations				
	☐ Check if this claim is for a community debt	■ Taxes and certain other debts y	ou owe the go	overnment		
	Is the claim subject to offset?	Claims for death or personal inj	ury while you	were intoxicated		
	■ No	Other. Specify				
	Yes	Education	al			
2.9	U S Dept Of Ed/GsI/AtI Priority Creditor's Name	Last 4 digits of account number	6057	\$2,547.00	\$0.00	\$2,547.00
	Po Box 4222 Iowa City, IA 52244	When was the debt incurred?	Opened (Active 8/	05/09 Last /05/17		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all t	that apply		
	Who incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	☐ Unliquidated				
	☐ Debtor 2 only	☐ Disputed				
	☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	aim:			
	\square At least one of the debtors and another	☐ Domestic support obligations				
	\square Check if this claim is for a community debt	Taxes and certain other debts y	ou owe the go	overnment		
	Is the claim subject to offset?	Claims for death or personal inj	ury while you	were intoxicated		
	No No	Other. Specify				
	Yes	Education	al ———			
2.1 0	U S Dept Of Ed/GsI/AtI Priority Creditor's Name	Last 4 digits of account number	6078	\$2,031.00	\$0.00	\$2,031.00
	Po Box 4222 Iowa City, IA 52244	When was the debt incurred?	Opened (Active 8/	02/08 Last /05/17		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all t	that apply		
	Who incurred the debt? Check one.	☐ Contingent				
	■ Debtor 1 only	☐ Unliquidated				
	☐ Debtor 2 only	☐ Disputed				
	☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	aim:			
	☐ At least one of the debtors and another	☐ Domestic support obligations				
	☐ Check if this claim is for a community debt	Taxes and certain other debts you owe the government				
	Is the claim subject to offset?	Claims for death or personal inj				
	■ No	Other. Specify				
	Yes	Education	al			

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2.1 1	U S Dept Of Ed/GsI/AtI	Last 4 digits of account number	6050	\$1,408.00	\$0.00	\$1,408.00
	Priority Creditor's Name Po Box 4222 Iowa City, IA 52244	When was the debt incurred?	Opened (03/10 Last /05/17		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all	that apply		
	Who incurred the debt? Check one.	☐ Contingent				
	■ Debtor 1 only	☐ Unliquidated				
	Debtor 2 only	☐ Disputed				
	☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	im:			
	☐ At least one of the debtors and another	☐ Domestic support obligations				
	☐ Check if this claim is for a community debt Is the claim subject to offset? ■ No ☐ Yes	■ Taxes and certain other debts y □ Claims for death or personal inj □ Other. Specify	ury while you			
	□ Yes	Educationa	31 			
2.1 2	U S Dept Of Ed/GSI/Ati	Last 4 digits of account number	3126	\$410.00	\$0.00	\$410.00
	Priority Creditor's Name Po Box 4222 Iowa City, IA 52244	When was the debt incurred?	Opened (02/13 Last /05/17		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all	that apply		
	Who incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	☐ Unliquidated				
	Debtor 2 only	Disputed				
	☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	im:			
	☐ At least one of the debtors and another	☐ Domestic support obligations				
	☐ Check if this claim is for a community debt	Taxes and certain other debts y	ou owe the go	overnment		
	Is the claim subject to offset?	Claims for death or personal inj	ury while you	were intoxicated		
	■ No	Other. Specify				
	Yes	Educationa	al			
Pai	rt 2: List All of Your NONPRIORITY Unsecu	red Claims				
3.	Do any creditors have nonpriority unsecured claim	s against you?				
	☐ No. You have nothing to report in this part. Submit	this form to the court with your other s	chedules.			
	■ Yes.	·				
4.	List all of your nonpriority unsecured claims in the	alphabetical order of the creditor	who holds ea	ach claim. If a creditor has	more than one nor	priority

unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

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4.1	Amex Dsnb	Last 4 digits of account number	3632	\$4,829.00
	Nonpriority Creditor's Name		Opened 06/15 Lest Active	
	9111 Duke Blvd	When was the debt incurred?	Opened 06/15 Last Active 10/06/15	
	Mason, OH 45040	_	10/00/10	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Credit Card	l	
4.2	Bk Of Amer	Last 4 digits of account number	7530	\$1,683.00
	Nonpriority Creditor's Name	_	0	
	Po Box 982238 El Paso, TX 79998	When was the debt incurred?	Opened 06/15 Last Active 9/19/15	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
4.3	Cavalry Portfolio Serv	Last 4 digits of account number	4351	\$1,024.00
	Nonpriority Creditor's Name Po Box 27288	When was the debt incurred?	Opened 06/17	
	Tempe, AZ 85285		<u> </u>	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims		
	No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	Other. Specify Collection	Attorney Citibank	

Document Page 24 of 53 Debtor 1 Jack W. Schubert Case number (if know) 4.4 \$475.00 Cavalry Portfolio Serv Last 4 digits of account number 9697 Nonpriority Creditor's Name Po Box 27288 When was the debt incurred? **Opened 01/17** Tempe, AZ 85285 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection Attorney Synchrony Bank ☐ Yes 4.5 Dept Of Ed/navient Last 4 digits of account number 0928 Unknown Nonpriority Creditor's Name Opened 09/10 Last Active Po Box 9635 When was the debt incurred? 5/31/17 Wilkes Barre, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify **Educational** 4.6 **Dept Of Ed/navient** Last 4 digits of account number 0928 Unknown Nonpriority Creditor's Name Opened 09/10 Last Active Po Box 9635 When was the debt incurred? 5/31/17 Wilkes Barre, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

Educational

☐ Other. Specify

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4.7	Dept Of Ed/navient	Last 4 digits of account number	0830	Unknown
	Nonpriority Creditor's Name Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 08/11 Last Active 5/31/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharin	ng plans, and other similar debts	
	☐ Yes	Other. Specify		
		Educationa	11	
4.8	Dept Of Ed/navient Nonpriority Creditor's Name	Last 4 digits of account number	0830	Unknown
	Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 08/11 Last Active 5/31/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecure	d claim:	
	At least one of the debtors and another	Student loans	d diami.	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify		
		Educationa	ıl	
4.9	Dept Of Ed/navient Nonpriority Creditor's Name	Last 4 digits of account number	1200	\$0.00
	Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 11/04/08 Last Active 5/17/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separe report as priority claims	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	ng plans, and other similar debts	
	☐ Yes	Other. Specify		
		Educationa	ni e	

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Debtor 1 Jack W. Schubert Case number (if know) 4.1 Dept Of Ed/navient 2200 \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 11/04/08 Last Active Po Box 9635 When was the debt incurred? 5/17/17 Wilkes Barre, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.1 Dept Of Ed/navient 3200 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 2/28/08 Last Active Po Box 9635 When was the debt incurred? 5/17/17 Wilkes Barre, PA 18773 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Educational 4.1 Dept Of Ed/navient 6200 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 8/04/09 Last Active Po Box 9635 When was the debt incurred? 5/17/17 Wilkes Barre, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

Educational

☐ Other. Specify

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Page 27 of 53 Case number (if know) Document Debtor 1 Jack W. Schubert 4.1 Dept Of Ed/navient 7200 \$0.00 Last 4 digits of account number 3 Nonpriority Creditor's Name Opened 8/04/09 Last Active Po Box 9635 When was the debt incurred? 5/17/17 Wilkes Barre, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.1 Dept Of Ed/navient 2201 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 2/11/13 Last Active Po Box 9635 When was the debt incurred? 5/24/17 Wilkes Barre, PA 18773 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Educational 4.1 **Diversified Consultant** \$720.00 3002 Last 4 digits of account number Nonpriority Creditor's Name P O Box 551268 When was the debt incurred? Opened 3/27/17 Jacksonville, FL 32255 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim:

debt

■ No

☐ Yes

 \square Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection Attorney Tmobile

☐ Student loans

report as priority claims

☐ At least one of the debtors and another

Is the claim subject to offset?

☐ Check if this claim is for a community

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Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes

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Syncb/tjx Cos Dc	Last 4 digits of account number	2285	\$2,699.00
Nonpriority Creditor's Name	_	One and OC/AF I get Active	
Po Box 965005 Orlando, FL 32896	When was the debt incurred?	Opened 06/15 Last Active 10/20/15	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt s the claim subject to offset?	Obligations arising out of a sepa report as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharin	ng plans, and other similar debts	
Yes	Other. Specify Credit Card	<u> </u>	
Syncb/tjxdc	Last 4 digits of account number	1437	\$0.00
Nonpriority Creditor's Name Po Box 965005 Orlando, FL 32896	When was the debt incurred?	Opened 6/12/15 Last Active 9/07/15	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	Student loans		
ebt s the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Credit Card	<u> </u>	
Syncb/walmart	Last 4 digits of account number	3466	\$0.00
Nonpriority Creditor's Name Po Box 965024 Orlando, FL 32896	When was the debt incurred?	Opened 11/15 Last Active 2/27/16	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
\square Check if this claim is for a community	Student loans		
debt s the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	■ Other. Specify Charge Acc	count	

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Debtor 1 Jack W. Schubert

4.2	Td Bank Usa/targetcred	Last 4 digits of account number	3745	\$801.00
	Nonpriority Creditor's Name Po Box 673 Minneapolis, MN 55440	When was the debt incurred?	Opened 06/15 Last Active 4/15/16	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Credit Card	<u> </u>	

Part 3: List Others to Be Notified About a Debt That You Already Listed

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 60,528.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 60,528.00
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims				
rom Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 16,037.72
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 16,037.72

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Fill in this infor	mation to identify your	case:		
Debtor 1	Jack W. Schuber	t		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Revive Center for Healing 1668 W. Ogden Ave A	Lease 04/21/2017-04/21/18
Chicago, IL 60612	D is receiving public aid covering present expenses.

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		DOGUITE	III Paue 37 t	11 33	
Fill in this	information to identify your	case:			
Debtor 1	Jack W. Schubert	:			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing	ng) First Name	Middle Name	Last Name		
United Stat	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Casa numb					
Case numb					Check if this is an amended filing
Official	I Form 106H				
	ule H: Your Cod	ebtors			12/15
1. Do y No Yes 2. With Arizon:	nd number the entries in the and case number (if known) you have any codebtors? (If y	boxes on the left. Attack. Answer every question of a joint case, where the case is a joint case, where the case is a community property of the case. It is a community property of the case in a community property of the case is a case in the case in the case is a case in the case in the case is a case in the case in the case is a case in the case i	n the Additional Page to do not list either spouse operty state or territor erto Rico, Texas, Wash	y? (Community property states a	Additional Pages, write
in line Form	2 again as a codebtor only it	f that person is a guaran	tor or cosigner. Make	if your spouse is filing with your sure you have listed the credito (6G). Use Schedule D, Schedule	or on Schedule D (Official
	Column 1: Your codebtor Name, Number, Street, City, State and ZI	P Code		Column 2: The creditor to v Check all schedules that app	
_	Name Number Street			☐ Schedule D, line ☐ Schedule E/F, line ☐ Schedule G, line ☐ Schedule G, line	
	City	State	ZIP Code		
3.2				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street	01-1-	710.0	_	
(City	State	ZIP Code		

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	in this information to identify your									
Del	btor 1 Jack W. So	hubert			_					
	btor 2				_					
Uni	ited States Bankruptcy Court for th	e: NORTHERN DISTRIC	CT OF ILLINOIS		_					
	se number nown)		-			ПА	k if this is n amende suppleme	ed filing	g postpetition	chapter
_	(" : LE 400L					13	3 income	as of the fo	ollowing date:	,
	fficial Form 106l					M	M / DD/ \	/YYY		
S	chedule I: Your Ind	come								12/15
atta	cuse. If you are separated and you che a separate sheet to this form The separate sheet to this form The separate separated and you can be separated and your employment information.	. On the top of any additi					imber (if	known). A		
	If you have more than one job,		☐ Employed				☐ Empl		3 4	
	attach a separate page with information about additional employers.	Employment status	■ Not employed					mployed		
	Include part-time, seasonal, or self-employed work.	Occupation Employer's name								
	Occupation may include student or homemaker, if it applies.	Employer's address								
		How long employed t	here?				_			
Pa	rt 2: Give Details About Mo	onthly Income								
	imate monthly income as of the use unless you are separated.	date you file this form. If	you have nothing to r	eport for	any	line, write	\$0 in the	space. Inc	clude your noi	n-filing
•	ou or your non-filing spouse have r e space, attach a separate sheet t		ombine the informatio	n for all e	mplo	oyers for	that perso	on on the li	nes below. If y	you need
						For Deb	otor 1		otor 2 or ng spouse	
2.	List monthly gross wages, sal deductions). If not paid monthly			2.	\$		0.00	\$	N/A	
3.	Estimate and list monthly ove	rtime pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income. Add	line 2 + line 3.		4.	\$		0.00	\$	N/A	

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Deb	tor 1	Jack W. Schubert	-	C	Case number (if kno	own)				
					For Debtor 1		non-	Debtor -filing s	pouse	
	Cop	y line 4 here	4.		\$0	.00	\$		N/A	
5.	List	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a			.00	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b			.00	\$		N/A	
	5c.	Voluntary contributions for retirement plans	5c.			.00	\$_		N/A	
	5d. 5e.	Required repayments of retirement fund loans Insurance	5d 5e		. — — — — — — — — — — — — — — — — — — —	.00	\$		N/A N/A	
	5f.	Domestic support obligations	5f.			.00	\$		N/A	
	5g.	Union dues	5g			.00	\$-		N/A	
	5h.	Other deductions. Specify:	5h		·		+ \$		N/A	
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	_ 6.			.00	\$		N/A	
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.				\$ 			
			7.		Φ <u>U</u>	.00	Φ		N/A	
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a		\$ 0.	.00	\$		N/A	
	8b.	Interest and dividends	8b		·	.00	\$-		N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.			.00	\$		N/A	
	8d.	Unemployment compensation	8d			.00	\$		N/A	
	8e.	Social Security	8e		\$ 0.	.00	\$		N/A	
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	8f. 8g			.00	\$ \$		N/A N/A	
	8h.	Other monthly income. Specify:	8h	.+	\$ 0	.00	+ \$		N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	50	.00	\$		N/A	
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	0.00	. \$		N/A	= \$	0.00
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ψ_	0.00	ή"-		IVA	- Ψ	0.00
11.	Stat Inclu	e all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not a	depe		.,			chedule 11.		0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certaines						12.	\$	0.00
13.	Do y	you expect an increase or decrease within the year after you file this form No.	?						Combined monthly in	
	_	Voc Evolain:								

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Fill in this	s information to identify ye	our case:					
Debtor 1	Jack W. Sch				Chec	ck if this is:	
	Jack W. Och	lubert				An amended filing	
Debtor 2 (Spouse, it	f filing)					A supplement show 13 expenses as of	ving postpetition chapter the following date:
United Sta	ates Bankruptcy Court for the	: NORTHERN	I DISTRICT OF ILLING	OIS		MM / DD / YYYY	
Case num	. ,	-					
(If known)							
Offici	al Form 106J						
Sche	dule J: Your	Expense	es				12/1
Be as co	mplete and accurate as ion. If more space is ne (if known). Answer eve	s possible. If tweeded, attach a	vo married people ar	e filing together, be form. On the top of	oth are equ any addition	ally responsible fo onal pages, write y	or supplying correct your name and case
Part 1:	Describe Your House	ehold					
_	nis a joint case?						
-	No. Go to line 2. Yes. Does Debtor 2 live	in a separate h	ousehold?				
	□No						
	☐ Yes. Debtor 2 mu	st file Official Fo	orm 106J-2, Expenses	for Separate House	ehold of Deb	tor 2.	
2. Do 9	you have dependents?	■ No					
	not list Debtor 1 and otor 2.		out this information for h dependent	Dependent's relati Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	not state the						□ No
dep	endents names.						□ Yes □ No
							☐ Yes
							□ No
							Yes
							□ No
3. Do y	your expenses include	■ No					☐ Yes
	enses of people other t rself and your depende	han 🗖 🗸					
Part 2:	Estimate Your Ongoi						
							opter 13 case to report f the form and fill in the
the value	expenses paid for with e of such assistance an Form 106l.)	non-cash gove d have include	ernment assistance it ed it on <i>Schedule I:</i> Y	f you know 'our Income		Your exp	enses
(Official	roilli 100i.)					i oui onp	
	rental or home owners ments and any rent for th			nclude first mortgage	e 4. §	.	0.00
If no	ot included in line 4:						
4a.	Real estate taxes				4a. \$		0.00
4b.	Property, homeowner'				4b. \$		0.00
4c. 4d.	Home maintenance, re Homeowner's associa				4c. \$	·	0.00
	litional mortgage paym			me equity loans	5. S		0.00

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Debtor	1 Jack W	. Schubert	Case num	ber (if known)	
6. U ʻ	tilities:				
-		/, heat, natural gas	6a.	\$	0.00
6k		ewer, garbage collection	6b.	· ·	0.00
60		ne, cell phone, Internet, satellite, and cable services	6c.	·	0.00
	d. Other. Sp		6d.	·	0.00
		sekeeping supplies	ou. 7.	·	
				·	0.00
_		children's education costs	8.	\$	0.00
	_	dry, and dry cleaning	9.	\$	0.00
		products and services	10.	·	50.00
		ental expenses	11.	\$	0.00
		n. Include gas, maintenance, bus or train fare.	12.	\$	0.00
	o not include		13.	·	0.00
		, clubs, recreation, newspapers, magazines, and books		•	
		tributions and religious donations	14.	D	0.00
	nsurance.	incurrence deducted from your pay or included in lines 4 or 22			
	o not include i 5a. Life insur	insurance deducted from your pay or included in lines 4 or 20.	15a.	\$	0.00
				·	0.00
	5b. Health in:		15b.	·	0.00
	5c. Vehicle ir		15c.	·	0.00
		urance. Specify:	15d.	\$	0.00
_		nclude taxes deducted from your pay or included in lines 4 or 20.	4.5	•	.
	pecify:		16.	\$	0.00
		lease payments:	47	•	
		nents for Vehicle 1	17a.	*	0.00
		nents for Vehicle 2	17b.	·	0.00
	7c. Other. Sp	-	17c.	·	0.00
	7d. Other. Sp	•	17d.	\$	0.00
		s of alimony, maintenance, and support that you did not report as		•	0.00
		your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	·	0.00
		ts you make to support others who do not live with you.		\$	0.00
	pecify:		19.		
		perty expenses not included in lines 4 or 5 of this form or on Scho			
		es on other property	20a.		0.00
20	0b. Real esta	ate taxes	20b.	\$	0.00
20	Oc. Property,	homeowner's, or renter's insurance	20c.	\$	0.00
20	0d. Maintena	ince, repair, and upkeep expenses	20d.	\$	0.00
20	0e. Homeow	ner's association or condominium dues	20e.	\$	0.00
. 0	ther: Specify:		21.	+\$	0.00
	•	monthly expenses			
	2a. Add lines 4	S .		\$	50.00
22	2b. Copy line 2	22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22	2c. Add line 22	2a and 22b. The result is your monthly expenses.		\$	50.00
	•	monthly net income.		_	
		e 12 (your combined monthly income) from Schedule I.	23a.		0.00
23	3b. Copy you	ur monthly expenses from line 22c above.	23b.	-\$	50.00
	_				<u> </u>
23		your monthly expenses from your monthly income.	006	· ·	-50.00
	The resu	It is your monthly net income.	23c.	\$	-30.00
			(1)		
		an increase or decrease in your expenses within the year after your expenses within the year after your expenses within the year or do you expense your			or doorooo boooues s
		ou expect to finish paying for your car loan within the year or do you expect you e terms of your mortgage?	i mortgage	payment to increase o	n decrease decause o
		o torrito or your mortigago:			
	No.				
	Yes.	Explain here:			

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Fill in this info	rmation to identify your	case.			
Debtor 1	Jack W. Schuber				
Deptor 1	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
Official For	m 106Dec				
Declara	tion About a	an Individual	Debtor's S	chedules	12/15
years, or both.	18 U.S.C. §§ 152, 1341, 1	519, and 3571.	a projection		00, or imprisonment for up to 20
Did you p	ay or agree to pay some	eone who is NOT an attor	rney to help you fill out	bankruptcy forms?	
■ No					
☐ Yes.	Name of person				nkruptcy Petition Preparer's Notice, n, and Signature (Official Form 119)
	alty of perjury, I declare	that I have read the sum	mary and schedules fi	led with this declarati	on and
X /s/ Jac	ck W. Schubert		X		
	W. Schubert ure of Debtor 1		Signature of	of Debtor 2	

Date

Date May 10, 2018

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Fill	l in this inforn	nation to identify your	case:				
De	btor 1	Jack W. Schubert	1				
		First Name	Middle Name	Last Name			
	btor 2 ouse if, filing)	First Name	Middle Name	Last Name			
Un	ited States Ba	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS			
Ca	se number						
	nown)					_	Check if this is an imended filing
	ficial Fo atement		Affairs for Indivi	duals Filing fo	or Bankrı	uptcy	4/1
info	rmation. If m		ole. If two married people attach a separate sheet to tion.				
Pa	rt 1: Give D	Details About Your Mar	ital Status and Where Yo	u Lived Before			
1.	What is you	r current marital status	5?				
	☐ Married■ Not mar	rried					
2.	During the la	ast 3 years, have you li	ived anywhere other than	where you live now?			
	□ No						
	_	st all of the places you liv	ved in the last 3 years. Do r	not include where you liv	e now.		
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Pri	or Address:		Dates Debtor 2 lived there
		hestnut Ave. Park, IL 60131	From-To: January 201 4 April 2016	☐ Same as D	ebtor 1		☐ Same as Debtor 1 From-To:
3. stat	es and territori	<i>ie</i> s include Árizona, Cali	er live with a spouse or le fornia, Idaho, Louisiana, Ne edule H: Your Codebtors (C	evada, New Mexico, Pue			
Pa	rt 2 Explai	in the Sources of Your	Income				
4.	Fill in the tota	al amount of income you	ployment or from operati received from all jobs and nave income that you receiv	all businesses, including	g part-time acti	vities.	ndar years?
	■ No						
		I in the details.					
			Debtor 1		Debto	r 2	
			Sources of income Check all that apply.	Gross income (before deductions a exclusions)		es of income all that apply.	Gross income (before deductions and exclusions)

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5.	Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.								
	List each	source and t	the gross incom	e from each source sepa	arately. Do	o not include income	that you listed in li	ne 4.	
	■ No □ Yes.	Fill in the de	etails.						
				Debtor 1			Debtor 2		
			5	Sources of income Describe below.	eac (bet	ess income from th source fore deductions and lusions)	Sources of inc Describe below		Gross income (before deductions and exclusions)
Pa	rt 3: Lis	t Certain Pa	ıyments You M	ade Before You Filed f	or Bankrı	uptcy			
6.	Are either No. No. ■ Yes.	r Debtor 1's Neither De individual p During the No. Yes * Subject	s or Debtor 2's ebtor 1 nor Del primarily for a p 90 days before Go to line 7. List below ear paid that cred not include pato adjustment of Debtor 2 or 90 days before Go to line 7. List below ear include paym attorney for the	debts primarily consumbtor 2 has primarily consumbtor 2 has primarily consumbtor 2 has primarily consumbtor. It is a primarily consumbtor. Do not include payments to an attorney for a 4/01/19 and every 3 years to the consumbtor. It is a primarily consumbtor by you filed for bankruptcy consumbtor. It is a primarily consumbtor of the co	mer debts nsumer dehold purp , did you p paid a tota nents for c or this ban ears after nsumer d , did you p paid a tota t tobligation	lebts. Consumer debtose." pay any creditor a total of \$6,425* or more domestic support oblinkruptcy case. that for cases filed or ebts. pay any creditor a total of \$600 or more an	in one or more pa gations, such as co or after the date of al of \$600 or more	ore? yments and the support a suppo	he total amount you and alimony. Also, do
7.	Insiders in of which y	clude your rou are an of	elatives; any ge fficer, director, p	ankruptcy, did you maleneral partners; relatives terson in control, or owner orietor. 11 U.S.C. § 101.	of any ge er of 20%	eneral partners; partners or more of their votin	erships of which yog g securities; and a	ou are a gene ny managing	ral partner; corporations agent, including one fo
	■ No								
		List all payn	nents to an insid	der.					
	Insider's	Name and	Address	Dates of pay	ment	Total amount paid	Amount you still owe	Reason fo	or this payment
8.	insider? Include pa	ayments on o		ankruptcy, did you maled or cosigned by an insi		yments or transfer a	any property on a	ccount of a	debt that benefited an
		Name and		Dates of pay	ment	Total amount	Amount you still owe		or this payment
						paid	Still Owe	include de	FUILUI S HAIHE

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Case number (if known) Document Debtor 1 Jack W. Schubert

Pa	tt 4: Identify Legal Actions, Repossess	ions, and Foreclosures						
9.	Within 1 year before you filed for bankru List all such matters, including personal injumodifications, and contract disputes.							
	■ No □ Yes. Fill in the details.							
	Case title Case number	Nature of the case	Court or agency	Status of th	e case			
10.	Within 1 year before you filed for bankru Check all that apply and fill in the details be		erty repossessed, foreclos	sed, garnished, attached	I, seized, or levied?			
	No. Go to line 11.							
	☐ Yes. Fill in the information below.							
	Creditor Name and Address	Describe the Property	Describe the Property		Value of the property			
		Explain what happened	d					
11.	Within 90 days before you filed for banks accounts or refuse to make a payment b ■ No □ Yes. Fill in the details.		luding a bank or financial	institution, set off any a	mounts from your			
	Creditor Name and Address	Describe the action the	e creditor took	Date action was taken	Amount			
12.	Within 1 year before you filed for bankru court-appointed receiver, a custodian, or		erty in the possession of a	ın assignee for the bene	fit of creditors, a			
	■ No							
	☐ Yes							
Pa	t 5: List Certain Gifts and Contribution	s						
13.	Within 2 years before you filed for bankr ■ No	uptcy, did you give any gift	s with a total value of mor	e than \$600 per person?	?			
	☐ Yes. Fill in the details for each gift.							
	Gifts with a total value of more than \$60 per person	Describe the gifts		Dates you gave the gifts	Value			
	Person to Whom You Gave the Gift and Address:							
14.	Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? No Yes. Fill in the details for each gift or contribution.							
	Gifts or contributions to charities that t more than \$600 Charity's Name	otal Describe what you	u contributed	Dates you contributed	Value			
	Address (Number, Street, City, State and ZIP Code	e)						
Pa	tt 6: List Certain Losses							
15.	Within 1 year before you filed for bankru or gambling?	ptcy or since you filed for b	ankruptcy, did you lose a	nything because of thef	t, fire, other disaster,			
	■ No							
	Yes. Fill in the details.							
	Describe the property you lost and how the loss occurred	Describe any insurance co	rance has paid. List pending	Date of your loss	Value of property lost			

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Debtor 1 Jack W. Schubert

Part 7:	List Certain	Payments	or	Transfers

16.	16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.							
	■ No							
	Yes. Fill in the details. Person Who Was Paid Address Email or website address	Description and transferred	value of any pro	perty	Date payment or transfer was made	Amount of payment		
	Person Who Made the Payment, if Not You							
17.	Within 1 year before you filed for bankruptcy, promised to help you deal with your creditors Do not include any payment or transfer that you l	or to make payment			or transfer any prope	rty to anyone who		
	■ No □ Yes. Fill in the details.							
	Person Who Was Paid Address	Description and transferred	value of any pro	perty	Date payment or transfer was made	Amount of payment		
18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, oth transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on you include gifts and transfers that you have already listed on this statement.								
	NoYes. Fill in the details.							
	Person Who Received Transfer Address	Description and property transfer			any property or s received or debts xchange	Date transfer was made		
	Person's relationship to you							
19.	Within 10 years before you filed for bankruptobeneficiary? (These are often called asset-prote		ny property to a	self-settled tr	ust or similar device	of which you are a		
	Yes. Fill in the details.							
	Name of trust	Description and	value of the prop	perty transfer	red	Date Transfer was made		
Par	8: List of Certain Financial Accounts, Insti	ruments, Safe Deposi	t Boxes, and St	orage Units				
20.	Within 1 year before you filed for bankruptcy, sold, moved, or transferred?	were any financial ac	counts or instru	uments held i	n your name, or for yo	our benefit, closed,		
	Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.							
	Yes. Fill in the details.							
		ast 4 digits of account number	Type of account instrument	cl m	ate account was osed, sold, oved, or ansferred	Last balance before closing or transfer		
21.	Do you now have, or did you have within 1 ye cash, or other valuables?	ar before you filed fo	r bankruptcy, ar	ıy safe depos	it box or other depos	itory for securities,		
	■ No							
	Yes. Fill in the details.							
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, State and ZIP Code)		Describe the	contents	Do you still have it?		

Case 18-13694 Doc 1 Filed 05/10/18 Entered 05/10/18 12:41:14 Desc Main Page 42 of 53 Document ase number (*if known*) Debtor 1 Jack W. Schubert 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details. Name of Storage Facility Describe the contents Do you still Who else has or had access Address (Number, Street, City, State and ZIP Code) to it? have it? Address (Number, Street, City, State and ZIP Code) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Nο Yes. Fill in the details. Value Owner's Name Where is the property? Describe the property (Number, Street, City, State and ZIP Address (Number, Street, City, State and ZIP Code) Part 10: Give Details About Environmental Information For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No Yes. Fill in the details. Name of site Environmental law, if you Date of notice Governmental unit Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it 25. Have you notified any governmental unit of any release of hazardous material? No Yes. Fill in the details. Date of notice Name of site Governmental unit Environmental law, if you Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Yes. Fill in the details. Case Title Nature of the case Status of the Court or agency Case Number Name case Address (Number, Street, City, State and ZIP Code)

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time

☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)

Case 18-13694 Doc 1 Filed 05/10/18 Entered 05/10/18 12:41:14 Desc Main Page 43 of 53 Document ase number (if known) Debtor 1 Jack W. Schubert ■ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number** Do not include Social Security number or ITIN. Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection

with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.

18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Jack W. Schubert

Jack W. Schubert

Signature of Debtor 2

Signature of Debtor 1

Date May 10, 2018

Date

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

■ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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		200	amone rago rroros	
Fill in this inform	nation to identify your	case:		
Debtor 1	Jack W. Schubert			
Design 1	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bar	nkruptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS	
Case number				☐ Check if this is an
				amended filing
If you are an indiverse control of two married pesign and the second of	vidual filing under cha e claims secured by yo ed personal property a s form with the court w ver is earlier, unless th form ople are filing together d date the form.	oter 7, you must fil ur property, or nd the lease has n ithin 30 days after e court extends th in a joint case, bo le. If more space is nber (if known).		set for the meeting of creditors, he creditors and lessors you list information. Both debtors must
			: Creditors Who Have Claims Secured by Proper	ty (Official Form 106D), fill in the
information be	-		· ·	· , , , , , , , , , , , , , , , , , , ,
identify the cre	editor and the property t	nat is collateral	What do you intend to do with the property that secures a debt?	at Did you claim the property as exempt on Schedule C?
Creditor's			☐ Surrender the property.	□ No
name:			Retain the property and redeem it.	□Yes
Description of			☐ Retain the property and enter into a Reaffirmation Agreement.	La res
property			☐ Retain the property and [explain]:	
securing debt:			Tretain the property and [explain].	
-				
Creditor's			☐ Surrender the property.	□No
name:			☐ Retain the property and redeem it.	
Description of			☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes

Official Form 108

Creditor's

property

Creditor's

name:

property

securing debt:

Description of

securing debt:

Statement of Intention for Individuals Filing Under Chapter 7

 \square Surrender the property.

☐ Surrender the property.

☐ Retain the property and [explain]:

☐ Retain the property and redeem it.

 $\hfill\square$ Retain the property and enter into a

Reaffirmation Agreement.

☐ Retain the property and [explain]:

□ No

☐ Yes

☐ No

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Debtor 1 _ J	ack W. Schubert	Case number	(if known)
name:		☐ Retain the property and redeem it.	☐ Yes
		Retain the property and redeem into a	— 163
Descriptio	n of	Reaffirmation Agreement.	
property		☐ Retain the property and [explain]:	
securing o	lebt:		
Part 2: Lis	st Your Unexpired Personal Pro	onarty I azeas	
For any une in the inform	cpired personal property lease ation below. Do not list real es	that you listed in Schedule G: Executory Contracts and Utate leases. Unexpired leases are leases that are still in efoperty lease if the trustee does not assume it. 11 U.S.C. §	fect; the lease period has not yet ended.
Describe yo	ur unexpired personal property	y leases	Will the lease be assumed?
Lessor's nan	ne:		□ No
Description of	of leased		_
Property:			☐ Yes
Lessor's nan Description of			□ No
Property:	7 100000		☐ Yes
Lessor's nan	ne:		□ No
Description of Property:	of leased		☐ Yes
Lessor's nan Description of			□ No
Property:			☐ Yes
Lessor's nan			□ No
Description of Property:	ot leased		☐ Yes
Lessor's nan	ne:		□ No
Description of Property:	of leased		☐ Yes
Lessor's nan Description of			□ No
Property:			☐ Yes
Part 3: Si	gn Below		
	ty of perjury, I declare that I have tis subject to an unexpired lea	ve indicated my intention about any property of my estate se.	that secures a debt and any personal
X /s/ Jac	k W. Schubert	x	
	V. Schubert re of Debtor 1	Signature of Debtor 2	
· ·		_	
Date	May 10, 2018	Date	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapte	r 7:	Liquidation
	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 18-13694 Doc 1 Filed 05/10/18 Entered 05/10/18 12:41:14 Desc Main Document Page 50 of 53

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	Jack W. Schubert		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPEN	NSATION OF ATTOR	NEY FOR DI	EBTOR(S)	
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation o	g of the petition in bankruptcy,	or agreed to be paid	to me, for services re	
				1,100.00	
	Prior to the filing of this statement I have received		\$	1,100.00	
	Balance Due			0.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed compe	ensation with any other person u	inless they are mem	bers and associates of	my law firm.
	☐ I have agreed to share the above-disclosed compensa copy of the agreement, together with a list of the name	ation with a person or persons we mes of the people sharing in the	ho are not members compensation is atta	or associates of my lanched.	ıw firm. A
5.	In return for the above-disclosed fee, I have agreed to ren	nder legal service for all aspects	of the bankruptcy	case, including:	
1	 a. Analysis of the debtor's financial situation, and render b. Preparation and filing of any petition, schedules, state c. Representation of the debtor at the meeting of creditor d. [Other provisions as needed] 	ement of affairs and plan which	may be required;	-	ruptcy;
·	Negotiations with secured creditors to re reaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on hou	ns as needed; preparation			
6.	By agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any discany other adversary proceeding.	does not include the following chargeability actions, judic	service: ial lien avoidanc	es, relief from stay	actions or
		CERTIFICATION			
	I certify that the foregoing is a complete statement of any pankruptcy proceeding.	agreement or arrangement for j	payment to me for r	epresentation of the d	ebtor(s) in
N	lay 10, 2018	/s/ Ivan Rueda			
	Date	Ivan Rueda			
		Signature of Attorney The Law Office of			
		1217 N. Milwaukee	e Ave., 2nd Fl.		
		Chicago, IL 60642 773-252-9800 Fax			
		iar321@hotmail.co			
		Name of law firm			

United States Bankruptcy Court Northern District of Illinois

In re	Jack W. Schubert		Case No.	
		Debtor(s)	Chapter 7	
	VERIFICATION OF CREDITOR MATRIX			
		Number of C	Creditors:	14
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.			
Date:	May 10, 2018	/s/ Jack W. Schubert Jack W. Schubert Signature of Debtor		

Amex Dsnb 9111 Duke Blvd Mason, OH 45040

Bk Of Amer Po Box 982238 El Paso, TX 79998

Cavalry Portfolio Serv Po Box 27288 Tempe, AZ 85285

Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773

Diversified Consultant P O Box 551268 Jacksonville, FL 32255

Dsnb Macys Po Box 8218 Mason, OH 45040

Revive Center for Healing 1668 W. Ogden Ave A Chicago, IL 60612

State Collection Service, Inc 2509 S. Stoughton Madison, WI 53716

Syncb/bp C/o Po Box 965024 Orlando, FL 32896

Syncb/tjx Cos Dc Po Box 965005 Orlando, FL 32896

Syncb/tjxdc Po Box 965005 Orlando, FL 32896 Syncb/walmart Po Box 965024 Orlando, FL 32896

Td Bank Usa/targetcred Po Box 673 Minneapolis, MN 55440

U S Dept Of Ed/Gsl/Atl Po Box 4222 Iowa City, IA 52244